

Specifications and Contract

For Plan No. _____



To be built at _____

For _____

By _____

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From the collection of:

Jim Draeger

Conditions, Specifications and Contract

FOR PLAN NO. _____



All blanks in these specifications that apply to this particular building to be filled in, and all blanks and specifications which do not apply to be crossed out. Great care shall be taken that all necessary information concerning the building is clearly set out in the specifications.



Building to be built at _____

for, _____, _____
Owner Address

by, _____, _____
Contractor Address

GENERAL CONDITIONS

DRAWINGS: The drawings are intended to delineate the different parts of the building and are to be used as an illustration of and in connection with the specifications. Anything shown on the drawings or mentioned in the specifications is to be done as though called for by both, unless especially excepted in the contract.

SPECIFICATIONS: The specifications are intended to name and describe the various kinds and quality of material to be used, and to describe those parts of the building which would not be clearly understood by the drawings alone. A copy of the specifications and drawings should be kept at the building at all times for the benefit of the different workmen and the superintendent.

PRECEDENCE: Should there appear, at any time, to be a discrepancy between the drawings and the specifications, or between the scale of the drawings and the figured dimensions, the latter shall in each case be taken. Any omission from the drawings or the specifications shall not be held to govern what is shown elsewhere.

ALTERATIONS: Should the owner, at any time during the progress of the work, require any alterations of, deviation from, addition to or omission from it as contracted, he shall have the right and power to do so and the same shall in no way injuriously affect the contract, but the difference shall be added to or deducted from the contract, as the case may be, by a fair and reasonable valuation and the time allowance shall be adjusted in conformity therewith. The additional cost or deduction and the time shall be agreed upon in writing and become a part of this contract.

DIMENSIONS: The drawings and the sizes given in the specifications are intended to show the exact sizes and dimensions required in the construction of the work, or in approved cases, their nearest stock size.

POWER TO DISCHARGE: The owner, or his representative, shall have the authority to cause any workman, whom he finds incompetent or neglectful, to leave the premises at once, and to order the work wholly or partially stopped until the objectionable man or any unsuitable material shall have been removed from the premises.

QUALITY: All material, labor and mechanism shall be according to the true intent of the drawings and specifications, and unless especially stated to the contrary, each item shall be first class in all respects.

RESPONSIBILITY: The contractor shall give the work careful attention at all times and provide a competent foreman to whom instructions can be given by the owner or his representative. No work passed temporarily through concealment or oversight shall relieve the contractor from the responsibility of correcting errors in workmanship or materials.

EXTRAS AND CREDITS: Any deviation from these specifications or the plans involving extra charges or credits to be agreed upon in writing between the contracting parties and made a part of these specifications, before such alterations are made. Any extra charges agreed upon after the contract is signed to be added to the contract price, and any credits to be credited to the contract price, all of which shall be in writing.

REMOVING DEBRIS: Contractors for each portion must clean up and cart away their own debris, filth, and waste, which they put on the premises, in such a manner as not to interfere with the other work or occupation of the building. Clean out the cellar and trash from under the floors before they are laid.

HEATING: The contractor shall provide fuel and other means for heating the building if necessary to dry the plaster and warm the building while carrying on his work. The plasterer shall provide temporary outside doors and coverings for windows, if the season demands, to keep out the wind, storm and cold while the plastering is being done and dried, as there shall be no glass in windows until after the plastering is done.

PERMITS: All work is to be done according to the City ordinances and local building codes, and the contractor shall obtain the necessary permits and pay the required fees for same to the proper authorities.

INSURANCE: The contractor will provide liability insurance and workman's compensation in full until the completion of the building. Fire and wind storm insurance during the construction of the building shall be provided for by the owner.

PROPOSALS: The owner reserves the right to accept or reject any or all bids.

EXCAVATION AND GRADING

EXCAVATION: Owner shall set, or cause to be set, at least two stakes locating the building, and shall determine depth of excavation before contract is awarded. Excavate for all foundations, footings, flue bases and piers to the depth and the sizes shown on drawings. Back fill around all exterior walls, tamping well at every foot of fill.

GRADING: All earth removed from excavation to be graded on the lot. All rough grading to be done by contractor. Finish grading and landscaping to be done by owner unless otherwise agreed upon. Any earth removed from the premises or hauled on them shall be at the direction and expense of the owner.

CONCRETE AND MASONRY

CONCRETE MATERIALS: All concrete shall be composed of _____ parts of Portland cement to _____ parts of clean sharp sand and _____ parts of gravel.

MORTAR MATERIALS: Mortar for brick, tile, or _____ blocks to be composed of _____ parts of Portland cement to _____ parts of clean sharp sand tempered with hydrated lime.

Mortar for stone to be composed of _____ parts of Portland cement to _____ parts of clean sharp sand tempered with hydrated lime. Care shall be taken in all cases that all aggregate shall be clean. The sand must be clean and sharp and clean water must be used. All cement shall be fresh stock of an approved brand. Add such mortar color as shall be required, color to be _____.

CONCRETE FOOTINGS: Build the footings to sizes and depths shown on plan. Foundation footings to extend 4" on each side of foundation. The top of the footings for foundations to be 4" below the level of the basement floor. The pier, flue and other bases to be the sizes and depth shown on plans. Reinforce all footings with $\frac{3}{8}$ " or $\frac{1}{2}$ " reinforcing rods.

FOUNDATION WALLS: All outside foundation walls to be straight, plumb, square and level, and to be built of stone, brick, tile, concrete blocks, concrete, or _____, _____" thick.

Masonry wall to be laid up in cement mortar. Inside supporting walls to be _____, _____" thick.

Walls above grade to be _____, _____" thick.

All concrete walls to reinforced with $\frac{3}{8}$ " or $\frac{1}{2}$ " reinforcing rods, or _____.

_____ Foundations to include beam filling as shown on plans. Outside foundation walls shall, or shall not, be water-proofed with _____.

FLUES: Inside flues to be the sizes and depth shown on plans and to be built of common brick with _____ face brick top. Outside flues to be the depth shown on plans and to be built of _____. All flues to be lined with flue lining and to be built to conform to the City ordinances. Thimbles to be placed at the direction of the owner with a very slight tilt down to inside of flue.

PIERS: All piers to be _____" x _____" of _____ to be located as shown on plans.

FIREPLACES: Fireplaces to be as shown on plans, or _____

Fireplace in _____ to be faced with _____

Fireplace in _____ to be faced with _____

All fireplaces to be provided with dampers, ash dumps, and clean out doors, and to be lined with fire brick laid up in fire clay.

HEARTH: Hearth to be built of _____

COMMON BRICK, TILE AND BLOCKS: Common brick, building blocks, or building tile to be used for piers and backing for face brick. Blocks and tile to be selected by owner and agreed upon before contract is awarded.

FACE BRICK: Face brick for all exterior brick work to be selected by owner at a cost not to exceed \$_____ per M_____. Face brick for mantels to be selected by owner and to cost not to exceed \$_____ per M_____. Any costs above these amounts shall be borne by owner, and any costs less than these amounts shall be credited on contract. Brick veneer, when used, shall be securely fastened to the walls of the house with heavy galvanized wall ties. Place cast iron lintels over all openings in exterior brick walls.

STONE: Building stone to be of approved quality and to be laid up in cement mortar as above specified. Stone to be laid in such style as owner may direct and to be agreed upon before contract is awarded _____

Stone veneer, when used, shall be securely fastened to the walls of the house with heavy galvanized wall ties. Place cast iron lintels over all openings in exterior stone walls. Where stone sills are shown, the same shall be of selected cut stone of approved quality.

BASEMENT FLOOR: Lay concrete floor _____" thick of material as above specified. While damp, but before concrete has fully set, finish with $\frac{1}{2}$ " dressing composed of one part Portland cement to two parts clean sharp sand and trowel to a smooth and even surface. Floor shall be evenly pitched to bell trap drain as shown on drawings.

CONCRETE WALKS AND STEPS: Lay concrete walk _____' wide from front entrance to _____ and _____' wide from rear entrance to _____. All walks to be _____" thick when finished. Finish with one inch dressing composed of one part Portland cement to two parts clean sharp sand and trowel to a smooth and even surface. Porch and entrance steps to be of concrete and to be as shown on plans.

CONCRETE PORCH AND TERRACE FLOOR: The earth filling for porch and terrace floors and entrance platforms shall be well puddled and tamped, or if preferred, or if sufficient earth is

not available, wood forms shall be built in which the concrete shall be poured. Concrete floors to be _____" thick. $\frac{3}{8}$ " reinforcing rods to be placed through center 10" apart both crosswise and lengthwise. Floor to be finished with one inch dressing the same as for walks.

DRIVEWAY: Lay concrete drive _____" thick and _____' wide from garage to _____
_____ Drive to be finished with one inch dressing, the same as for walks.

GARAGE FLOORS: Lay garage floor of concrete _____" thick and finish with one inch dressing the same as for walks.

STUCCO

STUCCO: Where stucco is shown, sheathing shall be covered with waterproof building paper, self-furring metal lath, and _____ coats of stucco. The first _____ coats to be cement stucco, applied according to the Manufacturer's directions, the last coat to be white Portland cement, with color added as may be selected and agreed upon.

INTERIOR WALLS AND CEILINGS

ALL INTERIOR CEILINGS to be covered with _____

ALL INTERIOR SIDE WALLS to be covered with _____

LATHING: All interior walls and ceilings in plastered rooms throughout shall be lathed with _____ lath, spaced $\frac{1}{4}$ " and nailed at every stud. All wall lath to be put on horizontally and joints broken at least every sixth lath. Around openings, and wherever necessary, run $\frac{5}{8}$ " grounds securely nailed and run straight and plumb. All exterior angles in plastered rooms to be reinforced with metal corners. Use metal lath over all flues and heat stacks.

PLASTER: All lath as above specified shall receive _____ coats of _____ plaster, applied according to the Manufacturer's directions. The plasterer shall point up and finish all defects after carpenters are through, and remove from premises all rubbish pertaining to his work and leave the building broom clean. All plaster in basement rooms to be Portland cement plaster.

ORNAMENTAL AND STRUCTURAL IRON AND STEEL

ORNAMENTAL IRON WORK: All ornamental iron work to be as shown on plans or of stock or special design and to be approved by owner and agreed upon before contract is awarded. _____

STRUCTURAL IRON AND STEEL: In case steel girders are to be used they shall be _____" I beams and _____" I beams. All girders to be located as shown on plans and to be supported by _____" iron columns or _____" x _____" piers, as shown on plans. _____ lintels to be properly placed above all openings where masonry is shown above.

Anchor bolts to be used where required in construction _____

CARPENTER WORK

THE CONTRACTOR shall provide all necessary labor and perform, or cause to be performed, all carpenter work of every nature whatsoever to be done. He shall lay out all work and be responsible for all measurements and keep a competent foreman in charge. All work shall be done in a workmanlike manner, level, straight plumb and true and strictly in accordance with the plans and these specifications.

MATERIALS: All framing lumber shall be of _____ grade, as well seasoned as can reasonably be obtained and of sizes shown on plans or hereinafter specified. Boxing shall be _____ grade. Roof sheathing shall be _____ grade.

WOOD GIRDERS: In case wood girders are to be used, they shall be built of _____" x _____", spiked together _____ ply making an _____" x _____" girder. Girders to be located as shown on plans and to be supported with piers or _____ as shown on plans.

FIRST FLOOR JOISTS to be _____" set _____" o. c.

SECOND FLOOR JOISTS to be _____" set _____" o. c.

CEILING OR ATTIC JOISTS to be _____" set _____" o. c.

PORCH FLOOR JOISTS to be _____" set _____" o. c.

PORCH CEILING JOISTS to be _____" set _____" o. c.

GARAGE CEILING JOISTS to be _____" set _____" o. c.

SILLS to be _____" x _____".

RAFTERS: Rafters to be _____" x _____" set _____" o. c.

BRIDGING: All joist to have one row of bridging where span is less than 12', and two rows where span is 12' to 20'. Bridging to be 1" x 3", cut on bevel and nailed securely at each end with two 8D nails.

ROOF BRACING: Rafters to be well braced with _____

STUDDING: All studding to be 2" x 4", set _____" o. c. with single plate below and double

plate above all walls and partitions, _____

Studding around all openings to be doubled and all corners to be built up solid. All openings _____
_____ or over in width shall be well trussed.

ROUGH FLOOR: All floor joist to be covered with a sub floor of _____,
laid diagonally, breaking joints over bearings only and well nailed at each joint.

SHEATHING AND BOXING: All outside studding to be sheathed with _____
securely nailed. All rafters to be covered with _____ spaced _____, and securely
nailed to rafters, except _____ which shall be covered with
_____ laid solid.

BUILDING PAPER AND INSULATION: _____

EXTERIOR WALLS: All exterior walls to be covered as shown on the plans with _____
_____, _____ and _____.

Wood siding to be _____

Shingles for outside walls to be _____ shingles,
laid _____" to the weather.

Masonry walls where used shall be laid up in cement mortar as hereinbefore specified.

ROOF: All roof sheathing to be covered with _____
except _____

which shall be _____

All wood shingles used for roof to be _____
and laid _____" to the weather.

Deck roof to be covered with _____

Composition shingles to be _____

laid according to the Manufacturer's directions.

PORCHES: Construct porches as shown on plans. Columns, newels and railings to be as shown on plans. All wood porch floors to be laid of _____

All porch ceilings to be _____

OUTSIDE FINISH: Outside finish to be _____

and to be left smooth and clean.

OUTSIDE MOLDINGS: Crown moldings and other moldings and outside trim to be as shown on plans _____

DOOR FRAMES: All outside door frames to be _____

_____ frames, of sizes shown on plans, free from any objectionable defects. Outside casings to be of _____" thick.

Door sills to be _____

WINDOW FRAMES: All window frames except _____

to be _____ frames, of sizes and designs shown on plans.

All other window frames to be _____ frames,

of sizes and designs shown on plans. Outside casings to be _____" thick.

Basement frames to be _____

WINDOWS AND SASH: All windows except _____ to be 1 3/8"

thick standard stock. All other windows to be _____

All check rail windows to be grooved for sash cord and properly fitted with weights, or _____

Casement sash to be _____

Basement windows to be _____

All sash to be glazed and to be divided as shown on elevations or _____

WEATHER STRIPS: _____

SCREENS: All outside doors and windows except _____

to have screens _____" thick, with hangers and fasteners and with _____

screen cloth of _____ mesh.

STORM DOORS AND SASH: Outside doors to have storm doors and windows to have storm sash, _____" thick and fitted with standard hangers and fasteners.

FINISH FLOORS: Finish floors to be _____

All to be properly nailed and to be surfaced to a smooth finish and not to be laid until all other carpenter work is completed. Except _____

which shall be _____

INTERIOR FINISH: The kind and quality of interior finish to be selected and agreed upon before the contract is awarded. The style of trim to be as shown in detail or to be selected and agreed upon before the contract is awarded. All interior finish to be carefully run and put up, free from machine and tool marks, and well surfaced to a smooth finish. Finish for living room and _____

_____ to be _____

Finish for bedrooms and _____

to be _____.

Finish for kitchen and _____.

to be _____.

Finish for bathroom and _____.

to be _____.

Finish for _____.

to be _____.

TRIM: All interior window and door openings to be finished with trim as shown in detail or

BASE: All rooms to have a _____" base with base shoe at floor, except _____.

THRESHOLDS: Place 3 1/2" oak thresholds with beveled edges at all outside doors.

DOOR BUMPERS: Place rubber tipped door bumpers at all doors where knobs or latches would otherwise come into contact with plastering.

MOLDINGS, HOOK STRIPS AND SHELVING: A _____" picture mold to be placed in the angle of _____.

and a _____" cove mold to be placed in the angle of _____.

A 3" band to be placed _____' high around all sides of kitchen and _____.

_____ A 3" band to be placed _____' high around all

sides of bathrooms and _____.

Hook strips, hanging rods, and shelves to be placed in the closets to suit owner. All moldings,

bands, hook strips, rods and shelves to be agreed upon before contract is awarded. _____.

JAMBS: All inside jambs to be full one inch thick, and with the exception of the plain jambs for double acting doors and for cased openings to be rabbeted to fit the doors.

DOORS: Front door and _____
to be $1\frac{3}{4}$ " thick, the sizes and designs shown on plans or _____

Rear door and _____
to be _____" thick, the sizes and designs shown on plans or _____

Garage doors to be _____" thick, the sizes and designs as shown on plans or _____

Interior doors to be $1\frac{3}{8}$ " thick, the sizes and designs shown on plans, or _____

STAIRS: Stairs to second floor and to _____ to

have 3 stair horses _____" x _____", with _____" risers and _____" treads as shown on plans.

The finished stairs to second floor and to _____

to have oak or _____ risers and treads.

All other stair finish materials to match the rooms or halls from which they rise, and to be designed

as shown in detail or _____

Stairs to basement to have 3 stair horses _____" x _____" with _____" risers and _____"

treads as shown on plans. _____

CABINET WORK: A built in medicine cabinet to be located over each lavatory as shown on
plans and to be _____" x _____", with mirror set in door or _____

All kitchen cabinets, broom closets, china cabinets, book cases and all other cabinet work to be
designed and to be placed as shown on plans, unless otherwise agreed upon. All to have _____

_____ backing. Cabinet doors to be _____" thick and to be, or not to be, rabbeted.

Cabinet drawers to have, or not to have, lips. Mantel to be _____

Additional cabinet work _____

GLASS: Glass in front door and _____
to be bevel plate or _____ glass. Glass in rear outside door and _____

to be double strength or _____
All window glass 26" and over to be double strength, free from waves and other imperfections, cut
to size, tacked, puttied, and back puttied. All glass throughout to be _____ quality _____

Mirrors in medicine cabinets to be _____" x _____" and to be bevel plate or _____

BASEMENT ROOMS: Recreation room, if any, to be finished as follows: _____

Other rooms to be finished and equipped as follows: _____

TILE, COMPOSITION AND LINOLEUM

TILE: Tile for floors and walls in _____
to be _____

COMPOSITION: Floors and walls up to band in _____
to be _____

LINOLEUM: Floors and walls up to band in _____
to be _____

HARDWARE

ROUGH HARDWARE: The contractor will furnish all rough hardware such as nails, window weights, sash cord, coal chute, metal corners, wall ties, metal lath, corner beads, reinforcing rods, etc.

FINISH HARDWARE: Contractor will furnish finish hardware, which may be selected by owner

to the amount of \$_____. Any cost in excess of that amount shall be paid by the owner, and any amount less than that amount shall be credited on the contract. Adjustable stop screws and washers to be furnished for all windows, unless otherwise agreed upon.

PAINTING

EXTERIOR: All exterior woodwork to have a priming coat and of lead and oil. After all nail holes and other imperfections have been puttied up apply _____ coats of _____ paint, color and brand to be _____.

All side wall shingles to be dipped in _____ before applied.

ROOF: In case wood shingles are laid before staining, roof to have a brush coat of _____ stain, color to be _____. If stained shingles are laid, they shall be dipped in _____ before laying.

All side wall shingles to be dipped in _____ before applied.

INTERIOR: All interior woodwork, including floors, to be carefully cleaned of finger marks, stains and other defects, and to be sandpapered smooth before being filled or finished, and all nail and brad holes to be filled with colored putty to match color desired. All floors to have one coat of paste wood filler, color to be selected by owner, one coat of clear shellac, and _____ coats of _____ varnish. Floors to be sandpapered after shellac is applied. Grade and brand of varnish to be agreed upon before contract is awarded. All other interior finish to have one coat of paste wood filler, color to be selected by owner, one coat of clear shellac and _____ coats of _____ varnish and to be sandpapered after the shellac is applied, except finish in _____

which are to have _____ coats of flat white undercoating and _____ coats of _____ enamel, colors to suit owner. Sandpaper lightly after each coat of flat white, or _____

DECORATING

ALL INTERIOR walls and ceilings to be decorated with such decorations as owner may select, at a cost not to exceed \$_____ including labor.

SHEET METAL WORK

ROOF, FLASHING, GUTTERS AND DOWNSPOUTS: All metal roofs to be _____

_____. Flash over all exterior openings. Flash and counter flash around all chimneys and pipes where they come through roof. Counter flashing at chimneys shall be let into brick joints, wedged and cemented cutting the lower edge straight to roof line.

Lay all roof and valley gutters of _____ carrying metal _____" on each side under the shingles. Put up _____" _____ downspouts as shown on plans, securely fastened to roof and gutters. Form smooth curves under eaves. Run all downspouts to sewer.

All sheet metal work to be painted _____ coats of metal paint.

TERMITE SHIELDS: Place termite shields of _____ quality and approved design between all wood bearings and foundations or supporting walls.

ELECTRICAL WORK

WIRING: Furnish and run to each outlet marked on plans, approved heavy insulated rubber covered wire, heavy enough to supply the outlets with sixteen candle power lamps, with number marked without rise in temperature when all lights are burning of not more than sixty degrees. All wiring must be in accordance with the rules of the National Board of Fire Underwriters and City Ordinances. Conceal all wires under floors and in partitions, using porcelain tubing and knobs where wires run through, or are secured to timbers. Where necessary, as additional precaution, to prevent wire from touching woodwork and at outlets, use circular loom covering. Place strong blocking for support of all fixtures. Wire circuits to accord with fixtures as marked on plans. All switches to be flush. Place at entrance of wires to building a heavy knife cutout and arrange wires ready for meter connection. Use fuses of an approved quality. Location of outlets may be changed to suit owner, such changes to be agreed upon before contract is let.

BELL, RADIO, TELEPHONE: Wire house for door bells with push button and plates at front door and _____ to ring bell or _____ in kitchen or _____. Wire to be connected to light wires with transformer to reduce current, all furnished complete and in perfect working order. Wire house for telephone, radio, and aerial. Telephone to be in _____ room, radio connections to be in _____ rooms.

ELECTRICAL FIXTURES: Contractor to furnish and hang all light fixtures. Fixtures to be selected by owner, at a cost not to exceed \$_____ including installation.

PLUMBING

THE PLUMBER shall furnish all material and labor necessary for the completion, in a first class manner and in accordance with the City ordinances, of the following system, the carpenter supervising all cutting of woodwork required.

WATER SUPPLY: The water service to consist of _____
pipe, laid to and connected to the City main, with all necessary stops, boxes, permits and meter.
Connect all fixtures with hot and cold water, with the exception of the closet, which shall have
cold water only. Furnish and place hot and cold water bibs in basement and _____

_____ N. P. sill cocks on sill of house, located to suit owner.

CAST IRON PIPE: All cast iron pipes and fittings for soil and waste and vent lines to be extra
heavy, solid, smooth on inside, free from cracks and sand holes and of uniform thickness, coated in-
side and out with asphalt. All branch connections made with Y's and bends with eighth bends
or obtuse angles, unless otherwise absolutely necessary.

BELL TRAP: Put cellar drain properly trapped in floor or, as shown on plans.

GAS SERVICE: Run gas pipe from the side of the cellar nearest the main line to furnace, boiler
heater, kitchen and _____

FIXTURES: All fixtures to be selected by owner and agreed upon before contract is awarded.
Fixtures to be located as shown on plans and to be as follows:

_____ Sink _____

_____ Bath tubs _____

_____ Toilet combinations _____

_____ Lavatories _____

_____ Shower bath including curtain and rod _____

_____ 30 gallon galvanized range boiler with gas or _____

heater _____

_____ Laundry trays _____

_____ Towel bars; _____ paper holders; _____ soap dishes; _____

HEATING

HOT AIR FURNACE: If hot air heat is desired, install a _____

_____ hot air furnace in basement, size _____. The size to be
sufficient to properly heat all parts of the house in the coldest weather. All hot air pipes to be
covered with heavy asbestos paper. A register of approved design and finish to be located at each
stack opening shown on the plans. Cold air stacks and openings to be of sufficient size for the house.
If necessary for the best heating results, the location of the stacks and registers may be changed
with the consent of the owner. Heat regulator to be, or not to be, installed. All to be installed
according to the code of the National Society of Heating and Ventilating Engineers.

OTHER HEATING SYSTEM: In case hot water or some other heating system is to be used, such installation to consist of the following:

GAS OR OIL: If gas or oil burner is to be used installation to include the following:

AIR CONDITIONING

GARAGE

HEATING

MISCELLANEOUS

These results suggest that the use of a single, standardized, and validated instrument to assess the quality of care is the best way to ensure the reliability of the data. The use of a single, standardized, and validated instrument to assess the quality of care is the best way to ensure the reliability of the data.

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in a position to which the right goes to pay to the contract of the law of the

I hereby certify that _____
is duly qualified as a _____
and is entitled to receive his _____.

[illegible]

in the current and future legal treatment of child labor. The authors will examine the impact of the current and future legal treatment of child labor on the child labor market and labor law enforcement. The authors will also examine the impact of the current and future legal treatment of child labor on the child labor market and labor law enforcement.

16. (C) *As yet* is the correct choice because it means "up to this point."

SIGNED BY _____

AGREEMENT

THE CONTRACTOR agrees to perform or cause to be performed all labor and to purchase all materials whatsoever necessary to build to completion and make ready for occupancy the building herein described, by following all instructions and carrying out every detail of this contract and these specifications in a first class workmanlike manner. Building to be completed and ready for

occupancy on or before

In consideration of which the owner agrees to pay to the contractor the sum of \$_____ in the manner following:

ALL CONDITIONS

IN CASE surety bond is not furnished by contractor, the contractor shall furnish the owner satisfactory evidence that all material and labor bills have been paid to date before each payment is made by the owner, and before final payment is made, he shall furnish the owner with receipts for all material and labor, or waivers of mechanics lien, signed by all laborers, and all material men who have furnished labor or materials for the construction of the building.

Dated this _____ day of _____ 19____ at _____

SIGNED BY:

Owner

Contractor

VALUABLE INFORMATION

First of all!! Know your cost.

A good plan and a well defined contract are important. "Early understandings make long friendships."

Select a design that is in harmony with your location. Do not build a small low house between two large tall ones. Do not build a row of houses alike or even two alike side by side. Landscaping is important and often neglected.

A good aggregate for concrete is one part cement, 3 parts sand, and 5 parts crushed rock properly mixed.

A good mixture for top dressing for walks and drives is 1 part cement and 2 parts sand.

Foundation footings should be substantial and should rest on solid ground with special attention given to flue and pier foundations.

A good mixture for mortar for brick work is 1 part cement and 3 parts sand with 5 lbs. of hydrated lime to 100 lbs. of cement.

A good mixture for mortar for rock work is 1 part cement to 4 parts of sand.

All flues should have flue lining. Most city ordinances require it.

Steel girders are preferable to wood girders, even though they cost more.

On spans over 10' joists should be 2" x 10" and on spans over 16' they should be 2" x 12". Ceiling joist should be 2" x 6" except on inexpensive houses. Proper bridging of joists is important.

Rafters should be 2" x 6" on spans over 16'. Proper roof bracing is important.

Use building paper that will expand and contract. If it breaks between boards it is worthless.

Insulation is important, especially in extremely warm and extremely cold climates.

Do not use wood shingles on roofs of less than 6' to 12' pitch.

Where wood shingles are used, sheathing should be spaced 2" but where other roofings are used sheathing should be laid solid.

If wood shingles are to be stained, it should be done before shingles are laid.

Plastered walls should be rodged before finish coat is applied. Be sure plaster is thoroughly dry before applying finish coat.

In finishing care should be taken not to make hammer marks. They show up more plainly after varnishing or enameling than before.

Use well seasoned and dry oak flooring and finish lumber. Dampness is difficult to detect in oak lumber. Oak finish lumber including flooring is likely to turn dark in spots if it gets wet before it is filled.

If properly applied, one coat of filler, one coat of shellac, and two coats of varnish make a first class job. A fairly good job may be had by using one coat of filler and two coats of varnish.

A coat of wax on an ordinary polished floor three or four times a year will keep it like new almost indefinitely.

For exterior painting, a priming coat and two additional coats of paint properly applied make a good job. Two coats of paint make a fairly good job.

Do not paint or varnish over wet or damp wood. In priming coat only, a little turpentine may be used. Paint should not be put on too thick—better use more coats.

The weakest places in most houses are: Chimney bases, girder supports, porch pier bases, roof valleys and outside steps.

In building a saleable residence, it must be attractive, practical and well finished.

Small conveniences mean much to the housekeeper.

OFFICIAL OAK FLOORING GRADING RULES

CLEAR QUARTERED: The face shall be practically free of defects except $\frac{1}{8}$ " of bright sap. Bundles to be not less than 2'. Average length 5' and up.

SAP CLEAR QUARTERED: The face shall be practically free from defects but will admit unlimited bright sap. Bundles to be not less than 2'. Average length 5' and up.

SELECT CLEAR QUARTERED: The face may contain sap, and will admit pin worm holes, streaks, slight imperfections in working or a small tight knot, not to exceed one to every 3' in length. Bundles to be not less than 2'. Average length 4'.

CLEAR PLAIN: The face shall be practically free of defects except $\frac{1}{8}$ " of bright sap. Bundles to be not less than 2'. Average length 5' and up.

SELECT PLAIN: The face may contain sap, and will admit pin worm holes, streaks, slight imperfections in working or a small tight knot, not to exceed one to every 3' in length. Bundles to be not less than 2'. Average length 4'.

No. 1 COMMON: Shall be of such nature as will make and lay a sound floor without cutting. Bundles to be not less than 2'. Average length 3'.

No. 2 COMMON: May contain defects of all characters, but will lay a serviceable floor. Bundles to be not less than 1½'. Average length 2½'.

Answers To Your Questions About The FHA Plan Of Home Ownership



1. What is the FHA-Insured Mortgage Plan?

The Federal Housing Administration insures financial institutions against loss on approved mortgage loans.

2. Does the Government Lend the Money?

No. FHA-insured loans are made by private financial institutions approved by the Federal Housing Administration.

3. Who May Apply?

Any responsible person with a steady income, good credit, and a reasonable ability to repay the loan.

4. To Whom Is Application Made?

To any bank, mortgage, finance or insurance company, savings and loan association, or other financial institution approved by the Federal Housing Administration.

5. What Type of Property May Be Financed?

One-to-four family residences.

6. What is the Largest Loan Insured?

\$16,000. (As a rule, it is not advisable to build a home costing more than two or two-and-one-half times the buyer's annual income.)

7. How Are Loans Repaid?

In monthly installments. Payments on FHA loans at 4½% interest (maximum in U. S.) exclusive of taxes and hazard insurance are:

Payment Time	Monthly Payment
25 years-----	\$ 5.96 per \$1,000
20 years-----	6.73 per 1,000
15 years-----	8.04 per 1,000
10 years-----	10.74 per 1,000

Monthly payments on a \$3,500 loan, for example, would be \$28.14 (3½ times \$8.04), exclusive of taxes and hazard insurance.

8. What Does Each Monthly Payment Include?

A portion of the principal, interest (not more than 4½ per cent) and one-twelfth of the annual mortgage insurance premium (one-half of 1 per cent), taxes, fire and other hazard insurance premiums.

INSURED MORTGAGES UP TO \$5,400.00

9. When Must Application Be Made?

The application must be submitted and plans approved before construction is started.

10. What Is the Down Payment?

The down payment (cash or lot, or both) may be as low as 10 per cent of the total appraised value in certain cases. For example: On a \$5,000 home, the lender might advance up to 90 per cent. The down payment would be \$500 and the mortgage loan \$4,500.

11. How Much Time Is Allowed for Repayment?

For mortgages of \$5,400 or less, 25 years may be allowed.

12. What is the Interest Charge?

Not over 4½ per cent, plus one-half of 1 per cent mortgage insurance premium on diminishing balances.

13. Must the Borrower Live in the Home?

Yes. The small down payment (10 per cent) and the long term (up to 25 years) apply only to newly constructed, owner-occupied homes.

INSURED MORTGAGES UP TO \$8,600

14. What Is the Down Payment?

On homes owner-occupied and approved before construction is started, an adjustment may be made on the down payment—10 per cent of the first \$6,000 and 20 per cent of the balance up to \$10,000.

15. How Much Time Is Allowed for Repayment?

Up to 20 years.

16. What Is the Interest Charge?

Not more than 4½ per cent, plus one-half of 1 per cent mortgage insurance premium on diminishing balances.

INSURED MORTGAGES FROM \$8,600 TO \$16,000

17. What Is the Down Payment?

The down payment (cash or lot or both) may be as low as 20 per cent of the total appraised value in certain cases.

18. How Much Time for Repayment?

Up to 20 years.

19. What Is the Interest Charge?

Not more than 4½ per cent, plus one-half of 1 per cent mortgage insurance premium on diminishing balances.

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